

**Information to identify the case:**

Debtor 1	<u>          Jessica Marie Cusato          </u>	Social Security number or ITIN	xxx-xx-2888
	First Name    Middle Name    Last Name	EIN	--_-----
Debtor 2	<u>          Robert Anthony Cusato          </u>	Social Security number or ITIN	xxx-xx-8938
(Spouse, if filing)	First Name    Middle Name    Last Name	EIN	--_-----
United States Bankruptcy Court    District of New Jersey			
Case number:	17-26140-JNP		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jessica Marie Cusato

Robert Anthony Cusato

6/10/21

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Jessica Marie Cusato  
Robert Anthony Cusato  
Debtors

Case No. 17-26140-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Jun 10, 2021

User: admin  
Form ID: 3180W

Page 1 of 5  
Total Noticed: 93

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 12, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Jessica Marie Cusato, Robert Anthony Cusato, 5 Park Avenue, West Berlin, NJ 08091-3745
cr	+ HYUNDAI LEASE TITLING TRUST, P.O. Box 961245, Ft. Worth, TX 76161-0244
cr	+ LOANDEPOT.COM, LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ MR. COOPER, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
516993439	++ AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 address filed with court:, AHFC, 201 Little Falls Drive, Wilmington, DE 19808
517189143	+ Apex Asset Management, LLC, Virtua Health System WJ, PO Box 5407, Lancaster, PA 17606-5407
516993438	Apothaker Scian P.C., 520 Fellowship Road, Suite C306, P.O. Box 5496, Mount Laurel, NJ 08054-5496
516993442	Bank of America, 409 Savarese Cir, Tampa, FL 33634
516993453	+ CBT Campus, 905 E. Martin Luther King Jr. Dr. #500, Tarpon Springs, FL 34689-4830
516993444	+ Calavary SPV I, LLC, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
516993445	Camden County MUA, P.O. Box 1105, Bellmawr, NJ 08099-5105
517106284	+ Camden County MUA, 1645 Ferry Avenue, Camden, NJ 08104-1311
516993457	+ Comcast Cable Communications, LLC., 1100 Laurel Oak Road, Voorhees, NJ 08043-4363
516993463	+ D & S Global Solutions, Ltd., 13809 Research Boulevard, Suite 800, Austin, TX 78750-1211
516993468	+ Fidelity Investments, Fidelity Brokerage Services, LLC, 900 Salem Street, Smithfield, RI 02917-1243
517192333	+ Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825
516993469	+ KIA Finance, Turnersville Kia, 2900 Route 42, Turnersville, NJ 08012
517215287	+ LOANDEPOT.COM, LLC, Attn Cenlar, FSB, 425 Phillips Blvd., Ewing, NJ 08618-1430
516993473	+ Loan Depot, P.O. Box 77404, Trenton, NJ 08628-6404
516993475	+ Lyons, Doughty, & Veldhuis, P.C., 136 Gaither Drive, Suite 100, P.O. Box 1269, Mount Laurel, NJ 08054-7269
516993476	MCYDSNB, 91111 Duke Blvd, Mason, OH 45040
518134548	+ MR. COOPER, PO BOX 619096, DALLAS, TX 75261-9096
518134549	+ MR. COOPER, PO BOX 619096, DALLAS, TX 75261-9741, MR. COOPER, PO BOX 619096 DALLAS, TX 75261-9096
516993477	South Jersey Gas, P.O. Box 6091, Bellmawr, NJ 08099-6091
516993485	+ Synchrony Bank/Lowe's Business Revolving, P.O. Box 965036, Orlando, FL 32896-5036
516993489	+ Tenaglia & Hunt, 395 West Passaic Street, Rochelle Park, NJ 07662-3016
516993492	Virtua Health, P.O. Box 8500-8267, Philadelphia, PA 19178-8267

TOTAL: 28

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 10 2021 21:08:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jun 10 2021 21:08:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516993440	+ Email/Text: broman@amhfcu.org		

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		Jun 10 2021 21:08:00	American Heritage Federal Credit Union, 2060 Red Lion Road, Philadelphia, PA 19115-1699
516993441	+ Email/Text: bankruptcy@pepcoholdings.com	Jun 10 2021 21:08:00	Atlantic City Electric, P.O. Box 13610, Philadelphia, PA 19101-3610
517015844	Email/Text: bankruptcy@pepcoholdings.com	Jun 10 2021 21:08:00	Atlantic City Electric Company, Pepco Holdings, Inc., Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600
516993443	+ EDI: TSYS2.COM	Jun 11 2021 00:18:00	Barclay's Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
516993452	+ EDI: CITICORP.COM	Jun 11 2021 00:18:00	CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
516993451	EDI: CITICORP.COM	Jun 11 2021 00:18:00	CBNA, 50 Northwest Point Road, Elk Grove Village, IL 60007
517115236	EDI: BL-BECKET.COM	Jun 11 2021 00:18:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516993446	+ EDI: CAPONEAUTO.COM	Jun 11 2021 00:18:00	Capitol One Auto Finance, 3901 Dallas Parkway, Plano, TX 75093-7864
516993447	+ EDI: CAPITALONE.COM	Jun 11 2021 00:18:00	Capitol One Bank USA NA, P.O. Box 30281, Salt Lake City, UT 84130-0281
516993448	EDI: CAPITALONE.COM	Jun 11 2021 00:18:00	Capitol One Bank USA NA, 1500 Capital One Drive, Henrico, VA 23238
516993449	+ EDI: CAPITALONE.COM	Jun 11 2021 00:18:00	Capitol One Bank USA NA, 15000 Capital One Drive, Henrico, VA 23238-1119
516993450	+ EDI: CAPITALONE.COM	Jun 11 2021 00:18:00	Capitol One/Best Buy, 26525 N. Riverwoods Boulevard, Lake Forest, IL 60045-3440
517158218	+ Email/Text: bankruptcy@cavps.com	Jun 10 2021 21:09:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516993454	+ Email/Text: compliance@chaserec.com	Jun 10 2021 21:09:00	Chase Receivables, 1247 Broadway, Sonoma, CA 95476-7503
516993455	+ EDI: CITICORP.COM	Jun 11 2021 00:18:00	Citibank/Home Depot, P.O. Box 6497, Sioux Falls, SD 57117-6497
516993456	+ Email/Text: mediamanagers@clientservices.com	Jun 10 2021 21:07:00	Client Services Incorporated, 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816
516993458	+ EDI: WFNNB.COM	Jun 11 2021 00:18:00	Comenity Bank/Fashionbug, P.O. Box 182272, Columbus, OH 43218-2272
516993459	+ EDI: WFNNB.COM	Jun 11 2021 00:18:00	Comenity Bank/NWYRK&CO, 220 W. Schrock Road, Westerville, OH 43081-2873
516993460	+ EDI: WFNNB.COM	Jun 11 2021 00:18:00	Comenity Bank/Venus, 3100 Easton Square Pl, Columbus, OH 43219-6232
516993461	EDI: WFNNB.COM	Jun 11 2021 00:18:00	Comenity Bank/Victoria's Secret, P.O. Box 182789, Columbus, OH 43218-2789
516993462	+ EDI: WFNNB.COM	Jun 11 2021 00:18:00	Comenity Capital/Boscov's, P.O. Box 182120, Columbus, OH 43218-2120
517178217	EDI: Q3G.COM	Jun 11 2021 00:18:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
516993464	+ Email/Text: electronicbkydocs@nelnet.net	Jun 10 2021 21:08:00	Department of Education, 121 S. 13th Street, Lincoln, NE 68508-1904
516993467	Email/Text: bknotice@ercbpo.com	Jun 10 2021 21:08:00	ERC, P.O. Box 23870, Jacksonville, FL 32241-3870
516993466	+ Email/Text: bknotice@ercbpo.com		

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		Jun 10 2021 21:08:00	Enhanced Recovery Co. L., 8014 Bayberry Road, Jacksonville, FL 32256-7412
516993470	+ Email/Text: PBNCNotifications@peritussservices.com	Jun 10 2021 21:07:00	Kohls/Capone, N56 W. 17000 Ridgewood Drive, Menomonee Falls, WI 53051-7096
516993471	+ Email/Text: PBNCNotifications@peritussservices.com	Jun 10 2021 21:07:00	Kohls/Scapone, P.O. Box 3115, Milwaukee, WI 53201-3115
516993472	+ Email/Text: bk@lendingclub.com	Jun 10 2021 21:09:00	Lending Club Corporation, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
516993474	+ Email/Text: bknotification@loandepot.com	Jun 10 2021 21:09:00	LoanDepot, 26642 Towne Centre Drive, Foothill Ranch, CA 92610-2808
518518021	+ EDI: AISMIDFIRST	Jun 11 2021 00:18:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department 73118-6051
518518020	+ EDI: AISMIDFIRST	Jun 11 2021 00:18:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
517163866	+ EDI: MID8.COM	Jun 11 2021 00:18:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517142654	EDI: PRA.COM	Jun 11 2021 00:18:00	Portfolio Recovery Associates, LLC, C/O synchrony Bank, POB 41067, Norfolk VA 23541
517106635	EDI: PRA.COM	Jun 11 2021 00:18:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517142713	EDI: PRA.COM	Jun 11 2021 00:18:00	Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
517127264	EDI: PRA.COM	Jun 11 2021 00:18:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
517159065	EDI: Q3G.COM	Jun 11 2021 00:18:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517174881	EDI: Q3G.COM	Jun 11 2021 00:18:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
516993480	+ EDI: RMSC.COM	Jun 11 2021 00:18:00	SYNCB/Care Credit, 950 Forrer Boulevard, Dayton, OH 45420-1469
516993478	+ EDI: RMSC.COM	Jun 11 2021 00:18:00	Syncb/Amazon, P.O. Box 965005, Orlando, FL 32896-5005
516993479	+ EDI: RMSC.COM	Jun 11 2021 00:18:00	Syncb/Amer Eagle, P.O. Box 965005, Orlando, FL 32896-5005
516993481	+ EDI: RMSC.COM	Jun 11 2021 00:18:00	Syncb/Old Navy, P.O. Box 965005, Orlando, FL 32896-5005
516993482	+ EDI: RMSC.COM	Jun 11 2021 00:18:00	Syncb/TJX Cos, P.O. Box 965005, Orlando, FL 32896-5005
516993483	+ EDI: RMSC.COM	Jun 11 2021 00:18:00	Syncb/ToysRUs, P.O. Box 965005, Orlando, FL 32896-5005
516993484	+ EDI: RMSC.COM	Jun 11 2021 00:18:00	Syncb/Walmart, P.O. Box 965024, Orlando, FL 32896-5024
517213269	+ EDI: RMSC.COM	Jun 11 2021 00:18:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
516995853	+ EDI: RMSC.COM	Jun 11 2021 00:18:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

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516993487	EDI: TDBANKNORTH.COM	Jun 11 2021 00:18:00	TD Bank N.A., 32 Chestnut Street, Lewiston, ME 04240
517208435	+ Email/Text: bncmail@w-legal.com	Jun 10 2021 21:08:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516993488	+ EDI: WTRRN BANK.COM	Jun 11 2021 00:18:00	TD Bank USA/Target Credit, P.O. Box 673, Minneapolis, MN 55440-0673
516993486	EDI: WTRRN BANK.COM	Jun 11 2021 00:18:00	Target Card Services, P.O. Box 660170, Dallas, TX 75266-0170
517025651	+ Email/Text: electronicbkydocs@nelnet.net	Jun 10 2021 21:08:00	US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
517110580	+ EDI: AIS.COM	Jun 11 2021 00:28:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
516993490	EDI: VERIZONCOMB.COM	Jun 11 2021 00:18:00	Verizon, P.O. Box 15124, Albany, NY 12212-5124
516993491	EDI: VERIZONCOMB.COM	Jun 11 2021 00:18:00	Verizon, P.O. Box 25505, Lehigh Valley, PA 18002-5505
516993497	+ EDI: WFFC.COM	Jun 11 2021 00:18:00	WFF NATIONAL BANK, P.O. Box 94498, Las Vegas, NV 89193-4498
517059563	EDI: WFFC.COM	Jun 11 2021 00:18:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Services, PO Box 19657, Irvine, CA 92623-9657
516993493	EDI: WFFC.COM	Jun 11 2021 00:18:00	Wells Fargo Bank, N.A., P.O. Box 10438, Des Moines, IA 50306-0438
516993494	+ EDI: WFFC.COM	Jun 11 2021 00:18:00	Wells Fargo Bank, N.A., P.O. Box 14517, Des Moines, IA 50306-3517
517107018	EDI: WFFC.COM	Jun 11 2021 00:18:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
517129551	EDI: WFFC.COM	Jun 11 2021 00:18:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
516993495	EDI: WFFC.COM	Jun 11 2021 00:18:00	Wells Fargo Dealer Services, P.O. Box 17900, Denver, CO 80217-0900
516993496	+ EDI: WFFC.COM	Jun 11 2021 00:18:00	Wells Fargo Dealer Services, P.O. Box 1697, Winterville, NC 28590-1697

TOTAL: 65

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518349994	*+	MR. COOPER, PO BOX 619096, DALLAS, TX 75261-9741, MR. COOPER, PO BOX 619096, DALLAS, TX 75261-9096
518349993	*+	MR. COOPER, PO BOX 619096, DALLAS, TX 75261-9096
516993465	##+	Eastern Account System, 75 Glen Road, Suite 310, Sandy Hook, CT 06482-1175

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 12, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 10, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MIDLAND MORTGAGE dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jack L. Turner, Jr.	on behalf of Debtor Jessica Marie Cusato jackflash2@comcast.net
Jack L. Turner, Jr.	on behalf of Joint Debtor Robert Anthony Cusato jackflash2@comcast.net
John R. Morton, Jr.	on behalf of Creditor HYUNDAI LEASE TITLING TRUST ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Nicholas V. Rogers	on behalf of Creditor MR. COOPER nj.bkecf@fedphe.com
Nicholas V. Rogers	on behalf of Creditor LOANDEPOT.COM LLC nj.bkecf@fedphe.com
Sindi Mncina	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10